



Order Filed on March 29, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmllawgroup.com
Attorneys for Secured Creditor
The Bank of New York Mellon FKA The Bank of New
York, as Trustee for the CWABS, Inc., Asset-Backed
Certificates, Series 2007-1

In Re:
Josephine Cook,
Debtor.

Case No.: 16-23653 MBK

Adv. No.:

Hearing Date: 9/25/18 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITIION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: March 29, 2018

A handwritten signature of Michael B. Kaplan in black ink, appearing to read "Michael B. Kaplan".
Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Josephine Cook

Case No: 16-23653 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the CWABS, Inc., Asset-Backed Certificates, Series 2007-1, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 88 Beacon Blvd, Keansburg, NJ, 07734, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 20, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2017 through September 2018 for a total post-petition default of \$15,084.89 (14 @ \$1,154.60, less suspense \$1,079.51); and

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum payment of \$4,500.00 is to be made immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum payment of \$3,561.00 is to be made by October 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum payment of \$3,561.00 is to be made by November 30, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,462.89 will be paid by Debtor remitting \$577.00 per month for five months and \$577.89 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on October 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2018, directly to Secured Creditor's servicer, Specialized Loan Servicing LLC, PO Box 60535, City of Industry CA 91716-0535 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

(Page 3)

Debtor: Josephine Cook

Case No: 16-23653 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.